



UniCredit Bank Serbia JSC, Belgrade, Rajiceva 27-29
(business name and seat of the bank)

BALANCE SHEET
as at 30.06.2016.

(in RSD thousand)

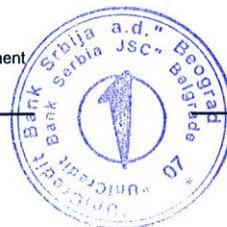
Group of accounts, account 1	ITEM 2	ADP Code 3	Note 4	Current year 30.06.2016. 5	Previous years	
					31.12.2015. 6	01.01.2015. 7
	ASSETS					
00 (without 002), 010, 025, 05 (other than 050, 052 and part of 059), 060, 07, 085, 196, 296 and parts of accounts 009, 019, 029, 069, 089, 199 and 299	Cash and assets held with Central bank	0 0 0 1		35.252.954	43.747.168	0
	Pledged financial assets	0 0 0 2		0	0	0
120, 220, 125, 225	Financial assets at fair value through profit or loss held for trading	0 0 0 3		1.440.669	2.563.666	0
121, 221	Financial assets designated at fair value through profit or loss	0 0 0 4		0	0	0
122, 222, part of 129 and part of 229	Financial assets available for sale	0 0 0 5		69.608.666	69.683.951	0
124, 224, part 129 and part of 229	Financial assets held to maturity	0 0 0 6		52.165	221.362	0
002, 01 (without 010 and part of 019), part of 020, 028, 050, 052, 06 (without 060 and part of 069), 080, 088, 10, 11, 16, 20, 21, 26, 190, 191, 290, 291, part of 493 and part of 593 as deductible items (SSKR-SS code 1 (without code 17), code 70 and parts of codes 71 and 74) and parts of accounts 009, 029, 059, 089, 199 and 299	Loans and receivables with banks and other financial organizations	0 0 0 7		6.677.586	8.467.556	0
01 (without 010 and part of 019), part of 020, 028, 06 (without 060 and part of 069), 080, 088, 10, 11, 16, 20, 21, 26, 190, 191, 290, 291, part of 493 and part of 593 as deductible items (SSKR – SS code 17 and all other codes, except code 70 and parts of codes 71 and 74) and parts of accounts 029, 069, 089, 199 and 299	Loans and receivables with customers	0 0 0 8		194.141.811	180.375.137	0
123, 223	Fair value changes of hedged items	0 0 0 9		306.065	171.733	0
126, 226	Receivables for financial derivatives used for hedging	0 0 1 0		0	0	0
130, 131, 230, 231 part of 139 and part of 239	Investments in associates and joint ventures	0 0 1 1		0	0	0
132, 232 part of 139 and part of 239	Investments in subsidiaries	0 0 1 2		112.644	0	0
33	Intangible assets	0 0 1 3		819.478	934.118	0
34	Property, plant and equipment	0 0 1 4		1.392.758	1.181.740	0
35	Investment property	0 0 1 5		1.414	1.430	0
034 and part 039	Current tax assets	0 0 1 6		132.297	0	0
37	Deferred tax assets	0 0 1 7		141.956	141.956	0
36	Non current assets classified as held for sale and assets from discontinued operations	0 0 1 8		0	0	0
021, 022, 024, 027, 03 (without 034 and part of 039), 081, 082, 084, 087, 09, 134, 192, 194, 195, 234, 292, 294, 295, 30, 38 and parts of accounts 029, 089, 139, 199, 239 and 299	Other assets	0 0 1 9		1.043.812	793.994	0
	TOTAL ASSETS (from 0001 to 0019)	0 0 2 0		311.124.275	308.283.811	0

Group of accounts, account	ITEM	ADP Code	Note	Current year	Previous years	
				30.06.2016.	31.12.2015.	01.01.2015.
1	2	3	4	5	6	7
	LIABILITIES AND EQUITY					
	LIABILITIES					
411, 416, 511, 516	Financial liabilities at fair value through profit or loss held for trading	0 4 0 1		213.677	141.623	0
415, 515	Financial liabilities designated at fair value through profit or loss	0 4 0 2		0	0	0
417, 517	Liabilities for financial derivatives used for hedging	0 4 0 3		661.580	492.401	0
part of 40, part of 420, part of 421, part of 490, part of 50, part of 520, part of 521, part of 590, part of 193 and part of 293 as deductible items (SSKR – SS code 1 (without code 17), code 70 and parts of codes 71 and 74)	Deposits and other liabilities from banks, other financial organizations and central bank	0 4 0 4		65.916.313	82.818.208	0
part of 40, part of 420, part of 421, part of 490, part of 50, part of 520, part of 521, part of 590, part of 193 and part of 293 as deductible items (SSKR – SS code 17 and all other codes, except code 70 and parts of codes 71 and 74)	Deposits and other liabilities from other customers	0 4 0 5		169.974.597	155.008.349	0
418 and 518	Fair value changes of hedged items	0 4 0 6		0	0	0
410, 412, 423, 496, 510, 512, 523, 596 and 127 as deductible item	Own securities issued and other loans taken	0 4 0 7		0	0	0
424, 425, 482, 497, 524, 525, 582, 597, part of 193 and part of 293 as deductible items	Subordinated liabilities	0 4 0 8		3.039.835	3.019.370	0
450, 451, 452, 453, 454	Provisions	0 4 0 9		753.424	837.182	0
46	Liabilities related to non current assets classified as held for sale and to assets from discontinued operations	0 4 1 0		0	0	0
455	Current tax liabilities	0 4 1 1		0	99.256	0
47	Deferred tax liabilities	0 4 1 2		0	0	0
426, 427, 43, 44, 456, 457, 491, 492, 494, 495, 526, 527, 53, 591, 592, 594 and 595	Other liabilities	0 4 1 3		6.912.420	4.453.140	0
	TOTAL LIABILITIES (from 0401 to 0413)	0 4 1 4		247.471.846	246.869.529	0
	EQUITY					
80	Share capital	0 4 1 5		24.169.776	24.169.776	0
128	Own shares	0 4 1 6		0	0	0
83	Profit	0 4 1 7		5.209.337	6.366.383	0
84	Loss	0 4 1 8		0	0	0
81 and 82 – credit balance	Reserves	0 4 1 9		34.273.316	30.878.123	0
81 and 82 – debit balance	Unrealized losses	0 4 2 0		0	0	0
	Minority interest	0 4 2 1		0	0	0
	TOTAL EQUITY (0415 - 0416 + 0417 - 0418 + 0419 - 0420 + 0421) ≥ 0	0 4 2 2		63.652.429	61.414.282	0
	LOSSES ABOVE LEVEL OF EQUITY (0415 - 0416 + 0417 - 0418 + 0419 - 0420 + 0421) < 0	0 4 2 3		0	0	0
	TOTAL LIABILITIES AND EQUITY (0414 + 0422 - 0423)	0 4 2 4		311.124.275	308.283.811	0

In Belgrade,
on 15.07.2016.

Person responsible for preparing the financial statement

[Signature]



Legal representative of the Bank

[Signature]